

Richard C. Hvizdak
110 South Main Street
Pittsburgh, Pa 15220
May 13, 2014

Robert J. Hannen, Esq.
Eckert Seamans
1001 Corporate Drive Suite 200
Canonsburg, Pa 15317

Fraser L. Hunter, Jr, Esq.
Wilmer Cutler Pickering Hale Dorr
7 World Trade Center
New York , New York 10007

Re: Your client: Citizens Bank, RBS Group

Gentlemen:

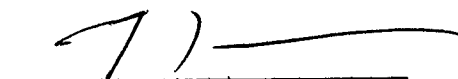
The attached document received from Wes Banco indicates the adverse information received from Citizens Bank that inspired Wes Banco branch Manager Lou Allshouse to decline to open a banking account for me. Citizens Bank generated a derogatory report claiming that my account(s) with them had been closed due to "account abuse". Thus I was denied the ability to open up an account at their Bloomfield office.

We already have a lot to litigate over in view of the multi-district litigation concerning LIBOR-tainted financial instruments.

Kindly advise your client clear up the derogatory report and Citizens Bank can avoid pleadings that assail this instance of defamation/commercial disparagement. Your client ignores this olive branch at its peril.

Please feel free to contact me with any proposals that you may have for resolving this matter or the larger controversy outstanding.

Cordially,

A handwritten signature in black ink, appearing to read 'Richard C. Hvizdak', written over a horizontal line.

Richard C. Hvizdak
(561) 271-9790

Cc: Lou Allshouse

Consumer Information (As Entered)

RICHARD C HVIZDAK
110 SOUTH MAIN STREET
PITTSBURGH, PA 152200000

SSN/ITIN: 291-64-9559
DOB: 05/21/1957

DL#: H123743571810
DL State: FL

Home Phone: (561)271-9790

Country of Citizenship:

Account Actions

Action: DECLINE

Recommended Actions: 1+ UNPAID CLOSURES W/IN 5 YRS
PROVIDE DISCLOSURE FORM
CHECK BOX FOR CHEXSYSTEMS
PROVIDE ADVERSE ACTION FORM
CHECK BOX FOR CHEXSYSTEMS

Non FCRA**Identification Information**

SSN Validation: BECAME AVAILABLE FOR ISSUANCE IN 1973 IN OH SSN:Y

DL Format: VALID DRIVERS LICENSE FORMAT

DL Verification: Issued to: RICHARD C HVIZDAK
DOB: 05211957

ChexSystems® History

Total Closures:	1	Total Purchased Debt:	0
Disputed:	0	Disputed:	0
Paid:	0	Paid:	0
Unpaid:	1	Unpaid:	0
Partially Paid:	0	Partially Paid:	0
Sold:	0	Sold:	0

Retail: NOTE * THERE IS NO RETAIL INDICATOR

Closure Details

Total Number of Closures: 1

Date Reported	Reported By	Charge-Off Amt.	Collections
10/17/2012	CITIZENS BANK	\$851.00	No

Closure 1 of 1

Date Reported: 10/17/2012
Charge-off Amt: \$851.00

SSN/ITIN: 291-64-9559
Settlement Date:

Closure Reason(s)	Category
1. ACCOUNT ABUSE	ACCOUNT ABUSE

REPORTED INFORMATION
SSN/ITIN: 291-64-9559

ACCOUNT CLOSED BY
CITIZENS BANK

Lou Allshouse
Personal Banker
Bloomfield Office
4719 Liberty Avenue
Pittsburgh, PA 15224
NMLS#462186



Phone: (412) 902-3042
Fax: (412) 683-2170
Email: lallshouse@wesbanco.com

www.wesbanco.com